



All about your
ARAG®
Legal Insurance

How Legal Insurance Can Help



Legal Insurance



There's a little bit of legal in everything – and ARAG legal insurance makes sure you're prepared for it.



Prepared for the good times:

- adding your newborn to your will,
- buying the house of your dreams or
- putting your hard-earned savings into a trust.



Prepared for the bad times:

- when your kid makes a mistake,
- the cops catch you speeding or
- true love doesn't work out.



ARAG is here for all of it, to help you navigate the legal issues and save on attorney fees.



Legal Insurance

Legal Insurance

There When You Need It Most



Emergencies happen.

Yet **40%** of Americans do not have the cash to pay for a \$400 emergency expense (like hiring an attorney) without borrowing money or selling something.¹



Survey feedback shows that **76%** of consumers do not have a specific plan for handling a legal expense.²



Nearly **70%** of Americans do not have a will.³

How *legal insurance* can help employees during this pandemic:⁴



Custody and visitation while social distancing and with shelter-in-place orders



Filing for bankruptcy



Travel issues, such as wanting refunds for services not used and expiring visas for international travel



Considering divorce or legal separation



Payments owed even when services are unavailable, such as daycares and gym memberships



Living situations, like disputes with roommates or evictions and foreclosures



Estate planning, like creating a will or health care directive



What ARAG members are saying:

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives."

– Clara Miami, FL

¹ "Report on the Economic Well-Being of U.S. Households in 2017-May 2018." Federal Reserve. June 2019. federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm

² "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017.

³ "2020 Estate Planning and Wills Study." Caring.com. February 2020. caring.com/caregivers/estate-planning/wills-survey

⁴ ARAG member survey, March 2020.

⁵ ARAG DIY Docs uses, March 15-April 15, 2019 compared to March 15-April 15, 2020. Estate planning docs include: Standard and Living Wills, Durable Power of Attorney, Power of Attorney for Health Care, HIPAA Authorization, Instructions to Agent Acting Under Power of Attorney, General Notice of Death, Specific Purpose Power of Attorney, and Notice to Creditors of Death.

ARAG Top 10 Legal Issues



Legal Insurance

Attorney Legal Services

1. Wills
2. Trusts
3. Traffic
4. Consumer Protection
5. Buying/Selling a Home
6. Divorce
7. Family Law Decree
8. Bankruptcy
9. Property Protection
10. Administrative Hearings

DIY Docs®

1. Standard Will
2. Living Will
3. Durable Power of Attorney
4. Power of Attorney for Health Care
5. HIPAA Authorization
6. Residential Lease
7. Authorization for Minor's Medical Treatment
8. Premarital Agreement
9. Instructions to Agent Acting Under Power of Attorney
10. Automobile Bill of Sale

Data represented is based on ARAG DIY Docs® usage in 2019. Attorney legal services are based on unique legal matters with ARAG claims paid.

How Much You Can Save with ARAG



Legal Insurance

Legal Issue	Average Attorney Fees Without a Legal Plan ¹	Network Attorney Fees with ARAG ²
Debt collection issues	\$2,443	\$0
Neighbor dispute	\$2,870	\$0
Purchase/sale of a home	\$2,253	\$0
Will	\$1,546	\$0



¹Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

²Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

ARAG Has Your Back



Legal Insurance

Member Chooses Service Delivery



In-Person Legal Services

Work with a network attorney in office or virtually for advice, document prep/review and representation.

- ✓ Knowledgeable Advisor
- ✓ Comprehensive Coverage
- ✓ Representation



Telephone Services

Connect with a network attorney over the phone for legal advice and document prep/review.

- ✓ Convenient
- ✓ Flexible



Online Resources

Access educational resources about a variety of legal situations.

- ✓ Learning Center
- ✓ DIY Docs®
- ✓ ARAG Legal App

The Most Comprehensive Legal Insurance



Legal Insurance

UltimateAdvisor®

Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

Consumer Protection Matters

- Consumer Protection
 - Auto Repair Disputes
 - Buying/Selling a New or Used Automobile
 - Consumer Fraud
 - Consumer Protection for Goods and Services
 - Contracts & Financial Disputes
- Insurance Disputes

Criminal Matters

- Habeas Corpus Proceedings
- Juvenile Court Proceedings
- Parental Responsibilities

Debt-Related Matters

- Debt Collection
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

Family Law

- Adoption Uncontested/Contested
- Conservatorship Uncontested/Contested
- Divorce Uncontested
- Divorce Contested (*up to 20 hours per event*)
- Domestic Partnership Agreement **NEW**
- Domestic Violence

- Elder Law – Member Support
- Funeral Directive **NEW**
- Gender Identifier Change **NEW**
- Guardianship Uncontested/Contested
- Hospital Visitation Authorization **NEW**
- Incapacity
- Name Change Proceedings
- Postnuptial Agreements **NEW**
- Prenuptial Agreements
- Restraining Orders **NEW**
- School Administrative Hearings

General Matters

- Credit Records Correction **NEW**
- Document Preparation
 - Affidavits
 - Bill of Sale
 - Demand Letters
 - HIPAA Authorization
 - Promissory Notes
- Document Review
- Personal Property Disputes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Real Estate Matters

(Primary and Secondary Residence)

- Building Codes
- Home Improvement/Contractor Disputes
- Deeds and Mortgages
- Easements

- Eminent Domain/Variances/Zoning
- Foreclosure
- Home Equity Loan
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing

Services for Tenants

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

Small Claims Court

- Small Claims Assistance

Tax Matters

- IRS/State/Local Tax Audit **NEW**
- IRS/State/Local Tax Collection **NEW**
- Defense

Traffic Matters

- Drivers License Suspension and Revocation
- Drivers License Restoration
- Minor Traffic Ticket

Wills and Estate Planning

- Codicil
- Durable/Financial Power of Attorney (*up to 9 hours per event*)
- Estate Administration
- Health Care Power of Attorney
- Irrevocable Trusts **NEW**
- Revocable Trusts **NEW**

- Living Will
- Standard/Complex Will

Additional Services

- DIY Docs®
- Identity Theft Services
- Immigration Assistance
- Learning Center
- Legal Hotline
- Reduced Fee Benefits

UltimateAdvisor Plus™

Coverage Includes UltimateAdvisor and:

- Alimony (*up to 8 hours per event*) **NEW**
- Child Custody (*up to 8 hours per event*) **NEW**
- Child Support (*up to 8 hours per event*) **NEW**
- Child Visitation Rights (*up to 8 hours per event*)
- Criminal Misdemeanor
- Supplemental Legal Coverage (*up to 4 hours per year*)

Additional Services

- Financial Education and Counseling Services
- Identity Theft Protection
- Services for Parents/Grandparents
- Tax Services **NEW**

Additional Questions



Legal Insurance



Call Customer Care

800-247-4184

(Monday – Friday, 6 a.m. to 6 p.m. MT)



service@ARAGlegal.com



For purposes of the policy, the Policyholder has defined eligible dependents to mean: Spouse or domestic partner and children until the end of the month that they reach age 26 regardless of student or marital status.



To learn more, go to:
ARAGlegal.com/myinfo
Access Code 18012dsd



Monthly Cost:
UltimateAdvisor \$18.25
UltimateAdvisor Plus: \$22.00



How to Enroll:
Online Open Enrollment System